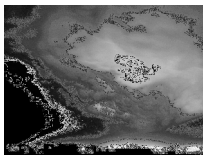
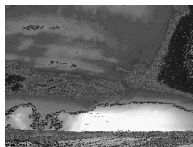


# The National Flood Insurance Program Flood Insurance for Agents & Lenders

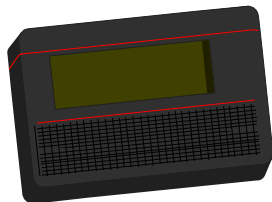
Edie Lohmann  
PBS&J  
916-782-7275 ext. 231  
eclohmann@pbsj.com



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# Please Silence Cell Phones & Other Electronic Devices



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# Learning Objectives

- NFIP Introduction
- How the NFIP Works
- Mandatory Purchase Requirements
- Flood Insurance Rate Maps & Risk Map Program
- Map Grandfathering
- FloodSmart
- Definitions, General Rules & Rating Policy Coverage and Claims
- Where to get more information



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# Class Handouts

- Powerpoint Presentation
- NFIP Contact Sheet
- Workshop Evaluation



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Flood Facts

- NFIP program is a federal government program designed to reduce the financial burden to the general taxpayer of flood related disasters
- 5.5 million policies in force countrywide
- Over \$1.2 billion in insurance coverage
- 70-80% of all natural disasters are flood related



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Flood Facts

- 40% of the population believe their homeowners policy covers them for flood insurance
- 90% are more concerned about a fire than a flood
- 22% do not know where to purchase flood insurance



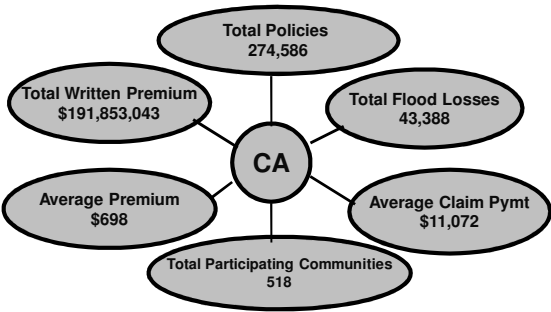
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California At A Glance

\* Statistics as of: October 31, 2009



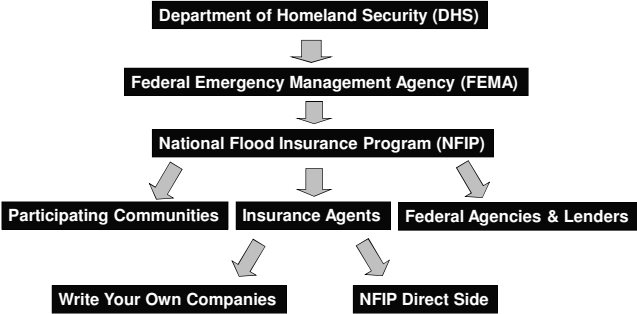
\* W2RHDX2 NFIP Bureau & Statistical Agent



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How Are We Organized



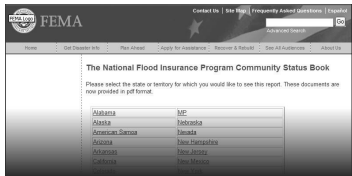
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## Community Participation

Communities agree to adopt FEMA's floodplain management laws, ordinances and flood maps as a condition of participating in the National Flood Insurance Program.



View Online Countrywide Community Status List:  
<http://www.fema.gov/fema/csb.shtm>



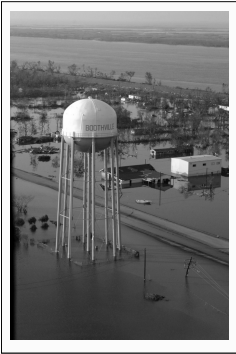
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## Program Phases

- **Emergency Program** - Initial phase of a community's participation in the program. Provides limited amounts of coverage.
- **Regular Program** – A detailed flood risk study has been completed and the community adopts floodplain management ordinances & the flood insurance rate map (FIRM). Increased amounts of coverage available.



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## Maximum Limits Available

Building Coverage	Emergency Program	Regular Program
Residential	35,000	250,000
Non-residential	100,000	500,000
Contents Coverage	Emergency Program	Regular Program
Residential	10,000	100,000
Non-residential	100,000	500,000



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## Community Rating System

- Provides incentives to a community for doing activities over minimum requirements
- To develop extra measures to provide protection from flooding
- To promote awareness of the NFIP
- Accounts for 67% of the NFIP policy base with over 1,038 communities participating in the CRS program countrywide

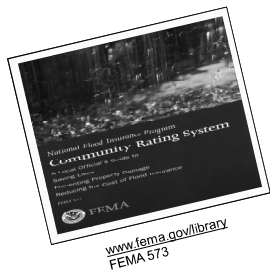


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CRS Premium Discounts in SFHAs



Class	Discount
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%



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Community Participation

- **Community Probation**
  - \$50 surcharge
  - All policies, new and renewal
- **Community Suspension**
  - No new/renewal policies
  - No federal mortgage assistance in SFHA
  - No disaster assistance in SFHA



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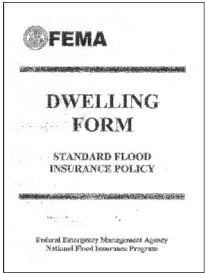


Insurance vs. Disaster Assistance

\$400 Annually

vs

\$3,710 Annually



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Acts of Congress



- National Flood Insurance Act of 1968
- Flood Disaster Protection Act of 1973
- National Flood Insurance Reform Act of 1994
- Flood Insurance Reform Act of 2004



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Lender Requirements

Make


Increase


Renew

Extend

\* Or at any time during the term of the loan

[www.fema.gov/business/nfip/library.shtm](http://www.fema.gov/business/nfip/library.shtm)






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Lender Requirements

Make


Increase


Renew

Extend

\* Or at any time during the term of the loan

<http://files.ots.treas.gov/963634.pdf>






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Key Definitions (A and V zones)

Special  
Flood  
Hazard  
Area




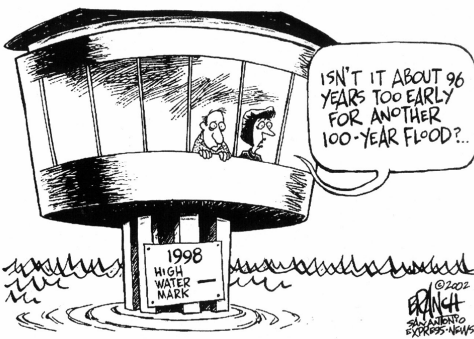



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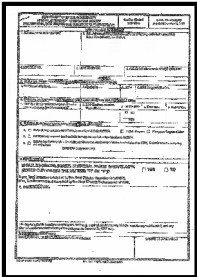
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5

## Standard Flood Hazard Determination Form



- Used to determine whether building or mobile home in SFHA
- Store in hard copy or electronic form.
- Retention: period of time lender owns loan.
- Determinations valid for 7 years

[www.fema.gov/business/nfip/sfhdform.shtml](http://www.fema.gov/business/nfip/sfhdform.shtml)



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## Impacted Lending Transactions

- Construction Loans
- Home mortgage loans
- Home improvement loans
- Home equity loans
- Condominiums
- Co-Ops
- Second mortgage loans
- Manufactured homes
- Commercial loans
- Commercial Bldgs as loan security
- Farm credit loans
- Agricultural structures
- Leasehold interest
- Abundance of caution
- Subordinate loans



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## Federal Agencies & Regulators

- OCC
- OTS
- FDIC
- FEDERAL RESERVE BOARD
- NCUA
- FmHA
- FARM CREDIT ADMINISTRATION
- FNMA
- FHLMC
- SBA
- FHA/HUD
- VA



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## Mandatory Purchase Requirements

### Coverage for the term of the loan:

- Building and any contents used as collateral

### Exemptions:

- FEMA approved self insured state-owned properties
- Small loans - Original balance \$5,000 or less and repayment term of one year or less



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## Mandatory Purchase Requirements

**Must cover the lesser of:**

- The outstanding loan balance or
- The maximum limit of coverage available



\* Some lenders may require the lesser of replacement cost or the maximum available under the program



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## Maximum Limits Available

Building Coverage	Emergency Program	Regular Program
Residential	35,000	250,000
Non-residential	100,000	500,000
Contents Coverage	Emergency Program	Regular Program
Residential	10,000	100,000
Non-residential	100,000	500,000



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## Notification

- Must provide written notification to borrower and servicer of need for flood insurance within a "reasonable time"
- Must retain record of receipt
- Must notify insurer within 60 days after effective date of any change of servicer
- Refer to **Mandatory Purchase Booklet** for sample language

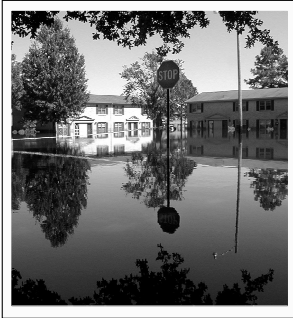


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## Escrow Requirements



- Must escrow if escrowing for insurance, taxes or other services
- Applies to "residential improved real estate"
- Determinative factor is purpose of building, not type of loan

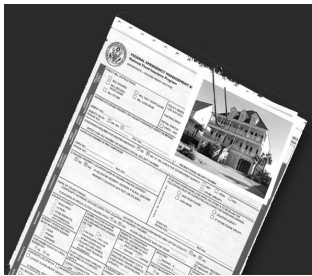


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## Acceptable Proof at Closing



- Copy of the flood application with proof of payment
- Follow up with declaration page
- Certificate of Insurance – renewal policies only



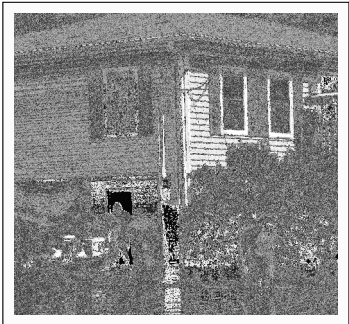
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## Placement of Flood Insurance

- Failure to comply or insufficient amount
- Premium considerably higher than a voluntary policy
- Requires 45 day written notification



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## Mortgage Portfolio Protection Program

- NFIP forced placed coverage program
- MPPP
- Requires 3 letter notification process



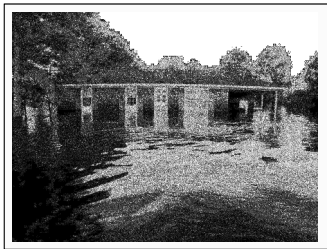
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## Penalties for Non-Compliance

A “pattern or practice” of non-compliance



Types of violations:

- Written regulations
- Escrow requirements
- Notice requirements
- Failure to force place



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Lender Penalties

- \$385 per violation
- \$125,000 maximum fine per year



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Flood Insurance Rate Maps (FIRMS)

<http://msc.fema.gov>  
1-800-358-9616

Effective Oct. 1, 2009  
Paper Map Distribution Discontinued  
[www.nfipiservice.com](http://www.nfipiservice.com)  
WYO Bulletin: W-08092

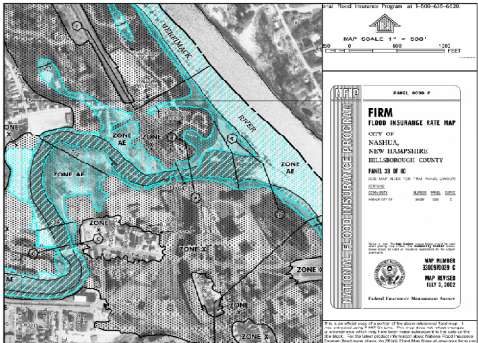


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Digitized FIRM

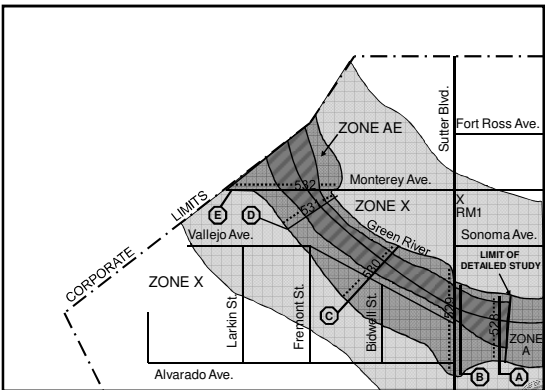


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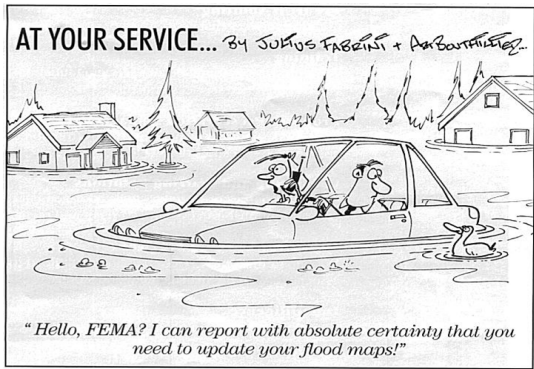
Flood Zones



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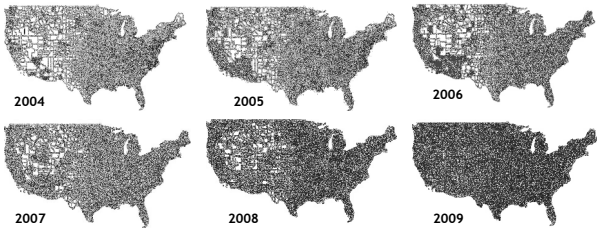
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## Map Modernization

To support the vision, "A Nation Prepared," the Federal Emergency Management Agency (FEMA), embarked on an aggressive initiative called Map Modernization to update the Nation's flood hazard maps.



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## Risk Map Program 2010 -2014

### Vision:

The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property. Risk MAP builds on flood hazard data and maps produced during the Flood Map Modernization (Map Mod) program.

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)  
Flood Hazard Mapping



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## Risk Map Program 2010 - 2014

### Goals:

Building on the success of Map Mod, the Federal Emergency Management Agency (FEMA) will collaborate with Federal, State and local stakeholders to achieve goals under Risk MAP:

1. Flood Hazard Data - address gaps in flood hazard
2. Public Awareness/Outreach
3. Hazard Mitigation Planning
4. Enhanced Digital Platform.
5. Alignment and Synergies

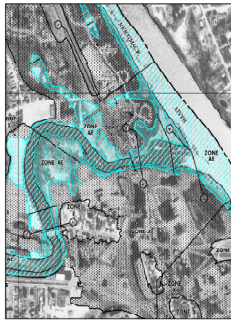


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Flood Map Service Center



The FEMA Flood Map Store  
<http://msc.fema.gov>  
1-877-358-9616

**View Online:**  
Flood Insurance Rate Maps  
Historic Maps  
Flood Insurance Studies  
Letters of Map Change  
Order Flood Insurance Manual  
Order Community Status Books  
\*New Fee Schedule Effective Jan. 13, 2010



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FEMA's Map Service Center

**Product Search**

**Product Search by...**

**Address** **Map Panel ID**

1) Select a Product:  
Public Flood Map

2) Enter an Address:  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Search by Street Address

**Product Search by...**

Address: \_\_\_\_\_ Map Panel ID: \_\_\_\_\_

1) Select a Product:  
Public Flood Map

2) Enter an Address:  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Search by Street Address

**Product Search by...**

Address: \_\_\_\_\_ Map Panel ID: \_\_\_\_\_

1) Select a Product:  
Public Flood Map

2) Enter an Address:  
Street: \_\_\_\_\_  
City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
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1) Select a Product:  
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2) Enter an Address:  
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City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Search by Street Address



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FEMA's Map Service Center

**FEMA** **Map Service Center**

Product Catalog | Map Search | Quick Order | Digital Post Office | Help

Home > Map Search Results

**Map Search Results**

Click green button to view Flood Insurance Rate Map

FEMA issued Flood Maps

Map Item ID	Description	Effective Date	Show LOMC	View	Buy
5155320010B	WAYNESBORO, CTYIN, CITY	05/04/1988	+		

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FEMA Map Service Center, P.O. Box 1038 Jessup, Maryland 20794-1038 Phone: (800) 358-9616



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FIRMette

**MSC Digital Post Office**

Use tools to zoom in or out, pan, and to "Make a FIRMette"

Property location is approximately here

Entire Flood Insurance Map Panel is shown



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FEMA's Map Service Center

**FEMA**


Map Service Center

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Home > Map Search Results

Map Search Results

FEMA issued Flood Maps

Map Item ID	Description	Effective Date	Show LOMC	View	Buy
5155320010B	WAYNESBORO,CTY/IN, CITY	02/04/1988			

Click green button to view Flood Insurance Rate Map

Click blue cross to view Letters of Map Change

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Letters of Map Change

**FEMA**




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Home > Map Search Results

Map Search Results

FEMA issued Flood Maps

Map Item ID	Description	Effective Date	Show LOMC	View	Buy
5155320010B	WAYNESBORO,CTY/IN, CITY	02/04/1988			

Clicking on blue cross brings up all Letters of Map Change for this FIRM panel

03-03-0356A-515532 02/18/2003

Click on PDF symbol to view Letter of Map Change

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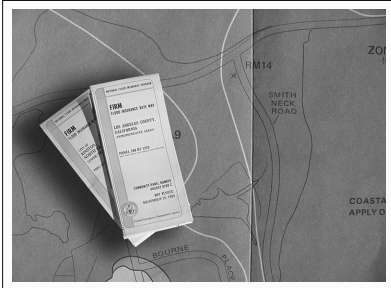
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Map Grandfathering Rule



- For rating purposes only



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Map Grandfathering Rules

- Pre-FIRM:**  
Buy before effective date of the new map and maintain continuous coverage
- Post-FIRM:**  
Option to buy before or after effective date of new map\*

\*Must document structure was built in compliance at the time it was originally constructed



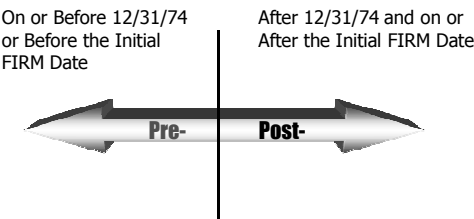
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Determining Pre-Firm or Post Firm



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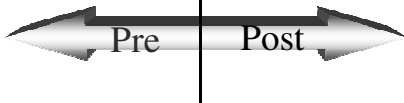


Map Grandfathering Rule Example

New Map Effective: Dec. 8, 2010  
Zone X → Zone AE

Must buy before the effective date of the new map and maintain continuous coverage

Option to purchase policy at any time in flood zone under which originally constructed with documentation



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Grandfathering Savings

<u>Rates effective:</u> May 1, 2010	Preferred Risk Policy* (Buy Before)	Standard X Policy (Grandfathered)	Zone AE Policy (Buy After)
Residential (\$250,000 Bld.)	\$355 (first yr. only)	\$911 (bld. only)	\$1,620 (pre-firm rate)
Commercial (\$500,000 Bld.)	\$2,537 (first yr. only)	\$2,022 (bld. Only)	\$5,225 (pre-firm rate)

\* Includes Contents Coverage



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Map Grandfathering Summary



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# Policy Assignment

- A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property



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AGENCY

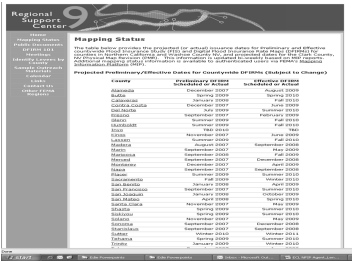
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# California Map Changes

<http://rmc.mapmodteam.com/rmc9/Status.htm>



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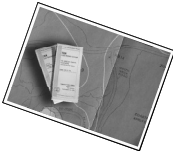
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# Upcoming CA Map Changes 2010

- |                 |        |              |        |
|-----------------|--------|--------------|--------|
| ▪ Butte Co.     | Spring | ▪ Calaveras  | Fall   |
| ▪ San Mateo     | Spring | ▪ Glenn      | Fall   |
| ▪ Yolo Co.      | Spring | ▪ Humboldt   | Fall   |
| ▪ Del Norte     | Summer | ▪ Lassen     | Fall   |
| ▪ Placer        | Summer | ▪ Sacramento | Winter |
| ▪ San Francisco | Summer | ▪ Sutter     | Winter |
| ▪ Shasta        | Summer | ▪ Trinity    | Winter |
| ▪ Siskiyou      | Summer |              |        |
| ▪ Tehama        | Summer |              |        |



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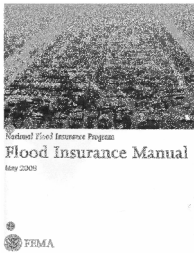
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# Recent and Future Program Changes

- [www.nfipiservice.com](http://www.nfipiservice.com)
- WYO Bulletins
  - May 1, 2010 W-09072
  - Oct. 1, 2009 W-09021
  - W-09039
  - W09046
  - May 1, 2009 W-0809



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October 1, 2009 Rating Change

Building Coverage Basic  
Limit Increase

1-4 Family Dwelling  
\$50,000 → \$60,000

Other Residential & Non-Res.  
\$150,000 → \$175,000



Contents Coverage Basic  
Limit Increase

Residential  
\$20,000 → \$25,000

Non-Residential  
\$130,000 → \$150,000



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October 1, 2009 Program Changes

- Two New Building Types Added to Rate Chart:
  - Elevated on Crawspace
  - Non-elevated with Subgrade Crawspace



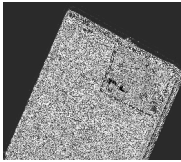
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October 1, 2009 Program Changes

- Application & endorsement forms to capture additional information:
  - Community data
  - Building and construction information
  - Grandfathering questions



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October 1, 2009 Program Changes

- Write Your Own Companies will be required to record the date that premium was received for all applications and endorsements and report the source of the building construction date



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October 1, 2009 Program Changes

- A new Risk Rating Method has been developed for leased Federal properties on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.
- These properties will be subject to actuarial rates.



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May 1, 2010 Changes

- Some Rate Decreases and Increases (PRP). Refer to Flood Insurance Manual – Rating Section



- Federal Policy Fee Increases

▪ \$35	➡	\$40	Standard Policies
▪ \$13	➡	\$20	Preferred Risk Policies
▪ \$5	➡	\$105	RCBAP (Based on units)

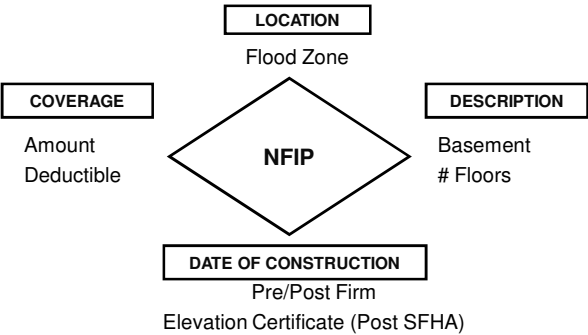


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Elements of Rating

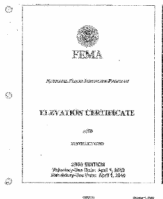


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The Elevation Certificate



- Its Role in Mitigation
- Its Role in Policy Rating
- Its Role in Map Revisions and Amendments
- New EC Form Required April 1, 2010

[www.fema.gov/business/nfip/elvinst.shtm](http://www.fema.gov/business/nfip/elvinst.shtm)

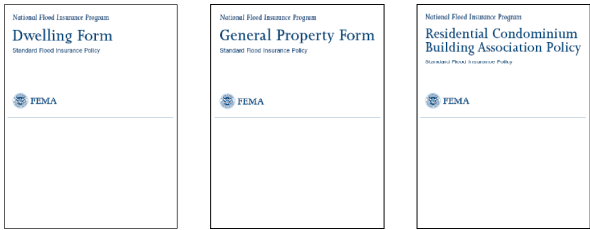


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Policy Forms



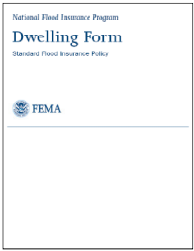
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Dwelling Policy

- 1-4 Family residential buildings
- Residential condo unit



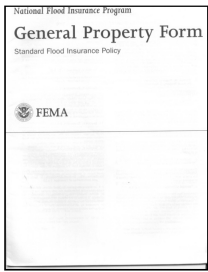
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General Property Policy

- Other residential
- Non-residential (commercial)
- Non-residential condo unit and non-residential associations



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Residential Condominium Building Association Policy (RCBAP)

- Covers the common and individually owned building elements, improvements within the units and contents owned in common



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### RCBAP Eligibility Requirements

- Buildings must be owned by a condo association and contain one or more residential units
- At least 75% of the total floor area within the building must be residential



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### RCBAP Examples

- Townhouses/Row houses
- Detached Single Family Condo Buildings
- Residential Condo Buildings that are being used as a hotel/motel or are being rented (short or long term)
- Timeshares with a condominium form of ownership



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### Preferred Risk Policy

- Low cost coverage for property owners and tenants located in B,C and X zones in regular program communities
- Contents only policies available to all occupancies except when located entirely in a basement
- Loss eligibility requirements



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### PRP Savings

Based on 1-4 Family Residential No Basement/Enclosure

Coverage	PRP Premiums	Standard X Premiums
20,000 / 8,000	119	296
30,000 / 12,000	150	568
50,000 / 20,000	201	676
75,000 / 30,000	237	855
100,000 / 40,000	264	908
125,000 / 50,000	284	1,044
150,000 / 60,000	303	1,133
200,000 / 80,000	333	1,266
250,000 / 100,000	355	1,445

Rates as of 05/01/2010



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PRP Savings

Based on Non- Residential No Basement/Enclosure

Coverage	PRP Premiums	Standard X Premiums
50,000 / 50,000	557	901
100,000 / 100,000	887	1,756
150,000 / 150,000	1,162	2,611
200,000 / 200,000	1,437	3,004
250,000 / 250,000	1,657	3,164
300,000 / 300,000	1,877	3,524
350,000 / 350,000	2,042	3,784
400,000 / 400,000	2,207	4,044
500,000 / 500,000	2,537	4,562

Rates as of 05/01/2010



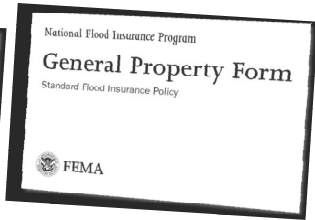
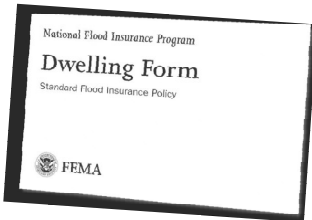
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Dwelling and General Property Policies

- Actual cash value policies on the building and contents



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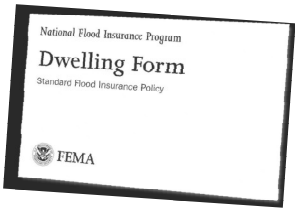
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Dwelling Policy Only

Replacement Cost Provision Applies to Building if:

- Structure is insured to 80% replacement cost or max available under the program, whichever is less and
- Single family and
- Principal residence



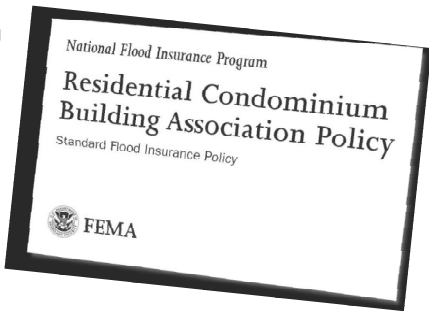
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Condo Master Policy (RCBAP)

- Replacement cost on building
- 80% co-insurance clause
- Actual cash value on contents



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# Special Loss Settlement for Manufactured/Mobile Homes

## Total Loss Claims Settlement Limited to the Lesser of:

- 1. Replacement cost of the home
- 2. 1.5 times the actual cash value based on the NADA guide or
- 3. Policy limits



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# Contents Only Policies are Available



# Policy Terms

- One year policy only
- Requires premium payment in full at application/renewal
- Does not automatically renew
- Specific cancellation and refund reasons
- Reduction and reformation of coverage provisions



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# Flood Insurance Deductibles

- Standard Pre-FIRM: \$2,000\*
- Standard Post-FIRM: \$1,000\*
- Optional deductibles are available up to:
  - \$5,000 Residential
  - \$50,000 Non-residential

\* Effective Oct. 1, 2009



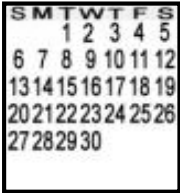
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## Waiting Period

- Standard thirty (30) day waiting period
- Exception: Effective immediately when requested by mortgagee
- No Binders



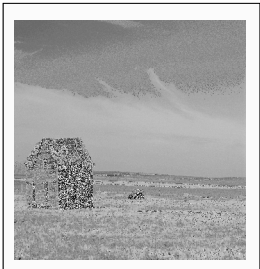
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## Eligible Structures

- At least two rigid exterior walls and a roof
- Principally above ground
- Permanent site



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## Eligible Structures



- Manufactured/mobile homes built on permanent chassis and affixed to a permanent site
- Travel trailer without wheels built on a chassis, affixed to a permanent site and regulated by the community's ordinances
- In SFHAs (A and V zones) must be tied down to resist floatation, collapse or lateral movement



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## Manufactured Housing



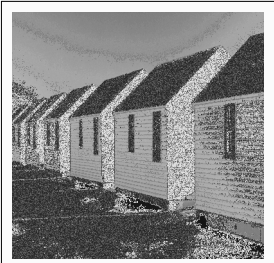
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Each Building Must Be Insured On  
A Separate Policy

No Blanket Coverage



Detached Garages- Dwelling  
Policy Only



10% extension of coverage for detached garages



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Building Definition

A building includes additions and extensions attached to and in contact with the structure by means of a:

- Rigid exterior wall
- Solid load-bearing interior wall
- Stairway
- Elevated walkway
- Roof



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CBRS and OPS

- Coastal Barrier Resources Systems – Areas protected by the Department of Interior.
- Other Protected Systems – Areas protected by the Department of interior



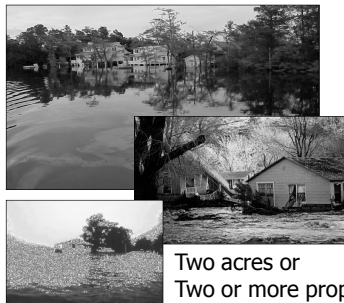
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II. Definitions

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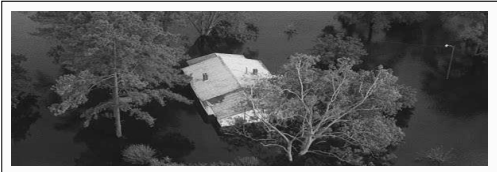


Two acres or  
Two or more properties



Flood Definition

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from any of the following:



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Flood Definition

- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or wave activity exceeding normal cycles.



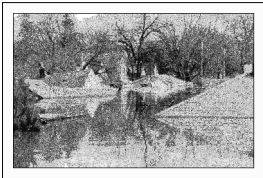
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Flood Definition

- Overflow of inland/tidal waters
- Unusual and rapid accumulation of runoff of surface waters from any source
- Seepage & sewer backup
- Mudflow



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## Flood Definition - Mudflow

A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water.



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## V. Exclusions Earth Movement

- Earthquake
- Landslide
- Land subsidence
- Sinkholes
- Destabilization or movement of land that results from accumulation of water in subsurface land area or
- Gradual erosion



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## Dwelling and General Property Policies Coverage A - Building Property



We insure against direct physical loss by or from flood to:

- The dwelling at the described location
- Additions and extensions (per building definition)



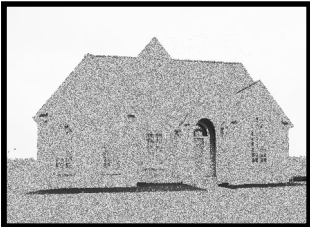
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## Dwelling and General Property Policies Coverage A - Building Property

- 10% extension for detached garages – **DP**
- Material and supplies in enclosed building
- Buildings in the course of construction
- Fixtures, machinery & equipment - **GP**



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# Dwelling and General Property Policies

## Coverage A - Building Property

- Limited coverage in basements (regardless of zone) and post-firm elevated structures w/ enclosures in special flood hazard areas



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# Coverage A – Building Coverage

## Basement Definition

- Any area of a building which has its floor below grade on all sides



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# Post FIRM Elevated Structure with an Enclosure in SFHA



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Dwelling and General Property Policies

Coverage B - Personal Property

- Owned by you, family members, guests or servants
- Limited coverage in basements (regardless of zone) and post-firm elevated buildings with enclosures in special flood hazard areas



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Dwelling and General Property Policies

Coverage B - Personal Property

- Cooking stoves, ranges or refrigerators belonging to a tenant
- \$2,500 limit on arts, books, jewelry, furs, personal property used for business



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Dwelling and General Property Policies

Coverage B - Personal Property

- Functional value of antiques
- Stock – GP only
- 10% betterments and improvements

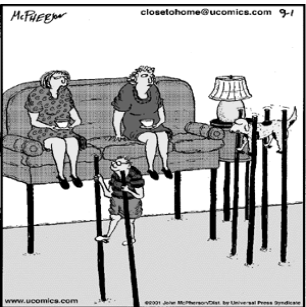


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Just the Facts



"Jerry looked into flood insurance but says it's too darned expensive."



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Coverage C - Other Coverages

1. Debris Removal

We will pay to remove non-owned debris on or in the insured property and owned debris from anywhere



FEMA

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Coverage C - Other Coverages

2. Loss Avoidance Measures

We will pay up to \$1,000 for costs you incur to protect the insured building from flood



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Coverage C - Other Coverages

3. Property Removed to Safety

We will pay up to \$1,000 to move insured property to safety for up to 45 days



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Coverage D - Increased Cost of Compliance

- Limit for ICC is \$30,000
- Covers **F**lood proofing, **R**elocating, **E**levating or **D**emolishing. ( **FRED** )
- Only structures substantially or repetitively damaged by flood are eligible for ICC



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IV. Property Not Covered

- Gas and liquid storage tanks
- Underground buildings and equipment
- Walks, driveways, fences, walls, piers, decks, patios
- Trailers on wheels and other recreational vehicles
- Motor Vehicles



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IV. Property Not Covered  
Motor Vehicle Exception

Coverage extended for self-propelled vehicles that service the described location or assist handicapped persons while the vehicles are inside a building at the described location



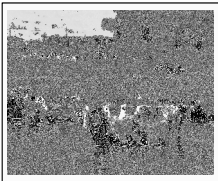
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IV. Property Not Covered

- Land values, lawns, trees, shrubs etc.
- Crops, livestock and other animals
- Personal Property in the open
- Property in, on or over water after Sept. 30, 1982
- Accounts, bills, deeds, valuable papers/records



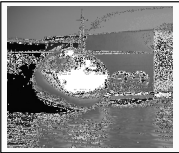
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IV. Property Not Covered

- Scrip and stored value cards (Example: telephone cards)
- Aircraft or watercraft
- Swimming pools, hot tubs, spas and their equipment unless they are part of the bathroom
- Property not eligible for coverage pursuant to the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act (list found in 44.CFR)



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Spas and hot tubs are covered  
if they are bathroom fixtures.



Swimming pools, hot tubs and spas  
and their equipment are not covered.



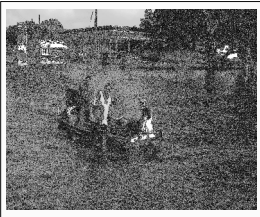
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V. Exclusions

- Loss of use, access, profits
- Business interruptions
- Additional living expenses
- Increased cost of repair
- Other casualties (theft, fire, explosion, windstorm)



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V. Exclusions

- Loss in progress when the policy goes into effect
- Confined to insured property
- Insured modification that increases flooding risk
- Intentional act to cause a flood



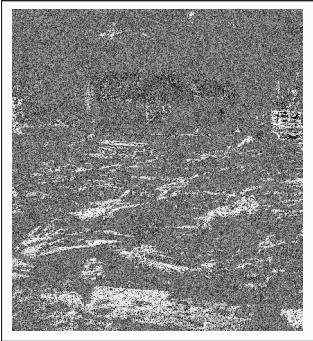
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V. Exclusions

- Pressure or weight of ice
- Freezing or thawing
- Rain, snow, sleet, hail, or water spray



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### V. Exclusions

Water or waterborne material that:

- a. Backs up through sewers or drains
- b. Discharge or overflows from a sump, sump pump or related equipment or
- c. Seeps or leaks on or through the covered property unless there is a flood in the area and flood is the proximate cause of the damage



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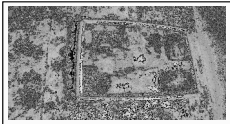
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### V. Exclusions

Water, moisture, mildew or mold damage that results primarily from any condition:

- a. Substantially confined to the dwelling or
- b. That is within your control



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### V. Exclusions

- Pressure or weight of water unless there is a flood in the area and the flood is the proximate cause of the damage
- Power, heating or cooling failure unless the failure results from direct physical loss by or from flood to power, heating or cooling equipment on the described location



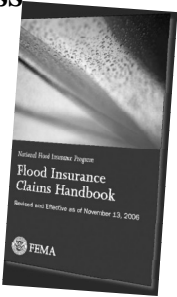
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### Claims Handling Process

- Refer to back of policy form
- Summary of coverage document
- Claims Handbook
- Appeals Process
- Adjusters have no authority to accept, deny or pay losses



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Policy and Claims Assistance

NFIP Direct:  
1-800-638-6620

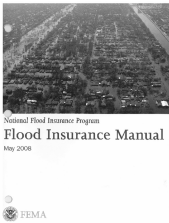
WYO Company:  
Contact WYO company or servicer



Supply Orders

Flood Insurance Manuals

- 1-800-358-9616
- [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)
- Flood Insurance Library Section



All Other Supplies

- 1-800-480-2520
- [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)
- Flood Insurance Publications Section



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NFIP Contact Sheet

NATIONAL FLOOD INSURANCE PROGRAM	
<b>FEMA MAP SERVICE CENTER</b>	<b>CONTACT FOR:</b>
2400-0000-0000 FEMA Map Service Center FEMA, Inc. FEMA, Inc. FEMA, Inc.	Flood Insurance Policy Map Flood Insurance Policy Map Flood Insurance Policy Map
<b>FEMA MAP SERVICE CENTER</b>	<b>CONTACT FOR:</b>
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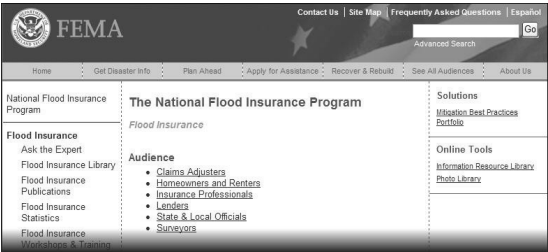
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Where to Get More Information

NFIP Website: [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)



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Where to Get More Information

FloodSmart Website: [www.floodsmart.gov](http://www.floodsmart.gov)



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Please Complete Your Workshop  
Evaluation Form.



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Edie Lohmann  
PBS&J  
916-782-7275 ext. 231  
[eclohmann@pbsj.com](mailto:eclohmann@pbsj.com)

Thank You for Attending

